

WHAT IS CLAIMED IS:

1. An asset tracking, managing and servicing system, comprising:

a user-referenced subsystem including, for each a plurality of users, a respective A/R DB and further including a records associator and a request processor, the A/R DB comprising user-based assets and/or relationships (A/R) data records;

a plurality of service/product, vendor-referenced, databases comprising SP/V data records that relate to corresponding user A/R data records, the SP/V data records comprising service and product information; and

a C/C (control/communication) subsystem that enables interactions between the A/R data records that are user-referenced and the SP/V data records that are vendor-referenced in a manner that creates current user information.

2. The system of claim 1, further including a facility associated with the user-referenced subsystem which groups selected items from the A/R data records into groups of records.

3. The system of claim 1, in which the A/R data records include asset-related information.

4. The system of claim 3, in which the asset-related information is comprised of one or more data items selected from an information data group consisting of: warranties; periodic

5 maintenance; payment schedules; payment history; proof of ownership of assets; proof of purchase; product recall data; tax related information; installment payment dates; expiration dates; renewal dates; expenditure history; and next mandated maintenance date.

5. The system of claim 3, in which the asset-related information is comprised of one or more data items selected from an information data group consisting of: time and date of transactions; vendor; personal data of purchaser; addressing information of recipient; personal demographic information about purchaser and/or recipient; generic description of an asset; contract terms and conditions; entity purchased from; and contact information.

6. The system of claim 5, in which the data items also include transaction type information including: purchase, rental, lease, and contract signing.

7. The system of claim 1, in which the user-referenced subsystem further includes a security controller.

8. The system of claim 7, in which the security controller is operable to set a variety of authorization levels that determine and select those A/R data records to which the request processor shall have access.

9. The system of claim 8, in which the authorization levels are based on criteria selected from a criteria group that consists of: a user ID; a requestor PIN; type of access rights granted; data that pertains to assets associated with a requestor; transaction code; A/R data record category; and vendor class.

10. The system of claim 1, in which the A/R data records are encrypted.

11. The system of claim 1, the A/R data records including personal preference information.

12. The system of claim 7, in which the security controller enables communication via a trusted agent.

13. The system of claim 1, in which the request processor includes a facility that enables the user-referenced subsystem to respond to unsolicited requests for detailed information about assets.

14. The system of claim 1, in which the request processor receives a request for information from remote computing facilities.

15. The system of claim 1, in which the request processor assigns a unique transaction number to each request.

16. The system of claim 1, in which the request processor develops a history of transactions.

17. The system of claim 1, in which the records associator is a facility that automatically establishes associations between A/R records of various types, based on a set of criteria.

18. The system of claim 17, in which the records associator tentatively establishes associations at the time a transaction is made.

19. The system of claim 17, including an inference engine and in which the criteria for the records associator are developed by the inference engine which is a software component of the records associator that analyzes consumers transactions as they occur, to derive likely associations.

20. The system of claim 17, further including a user rule facility which is referenced by the records associator to develop rules of association.

21. The system of claim 1, further including an editor/viewer in the user-referenced subsystem through which users access the A/R data records for the purposes of editing and viewing the same.

22. The system of claim 1, further comprising an individual best coordinator (IBC), which is a process that provides decision support to a user based on a current transaction and current assets in the user's A/R DB.

23. The system of claim 22, in which the IBC is operable on the basis of heuristics and rules established by the user and an analysis engine.

24. The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on a user's PC.

25. The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on the Internet.

26. The system of claim 1, in which the user-referenced subsystem comprises a computer/software construct that is resident on a private database located outside of the user's individual PC.

27. The system of claim 1, further including a facility that enables user-to-user communications.

28. The system of claim 1, further including a facility that enables user-to-vendor communications and the transference of information from vendor-based databases to users at the request of users.

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